

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: KEITH A. CHESHIRE	§	Case No. 09-71801
MARY A. CHESHIRE	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/19/2010.
- 5) The case was dismissed on 04/02/2010.
- 6) Number of months from filing or conversion to last payment: 7.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,560.44.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 1,360.00	
Less amount refunded to debtor	\$ 1,360.00	
NET RECEIPTS		\$ 0.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 0.00	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 0.00
Attorney fees paid and disclosed by debtor:	\$ 301.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
NIEBUHR LAW FIRM	Lgl	2,180.00	NA	NA	0.00	0.00
BENEFICIAL ILLINOIS D/B/A	Sec	0.00	68,560.82	0.00	0.00	0.00
AMCORE BANK	Uns	0.00	NA	NA	0.00	0.00
AMCORE BK	Uns	183.00	NA	NA	0.00	0.00
AMER GEN FIN	Uns	0.00	NA	NA	0.00	0.00
ASC	Uns	0.00	NA	NA	0.00	0.00
BENFCL / HFC	Uns	6,172.00	NA	NA	0.00	0.00
BENFCL / HFC	Uns	6,082.00	NA	NA	0.00	0.00
CAP ONE	Uns	1,007.00	NA	NA	0.00	0.00
CAP ONE	Uns	0.00	NA	NA	0.00	0.00
CGH MEDICAL CENTER	Uns	14,163.00	NA	NA	0.00	0.00
CITIFINANCIAL AUTO LTD	Uns	0.00	12,060.00	12,060.00	0.00	0.00
CITIZENS FST	Uns	0.00	NA	NA	0.00	0.00
COLLECTION	Uns	81.00	NA	NA	0.00	0.00
COMM ST BK	Uns	0.00	NA	NA	0.00	0.00
CONSECOFIN	Uns	0.00	NA	NA	0.00	0.00
CORNERSTN CU	Uns	0.00	NA	NA	0.00	0.00
CORNERSTN CU	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FREMONT INV	Uns	0.00	NA	NA	0.00	0.00
FST USA BK B	Uns	0.00	NA	NA	0.00	0.00
H&R ACCOUNTS	Uns	2,393.00	NA	NA	0.00	0.00
H&R ACCOUNTS	Uns	1,257.00	NA	NA	0.00	0.00
H&R ACCOUNTS	Uns	844.00	NA	NA	0.00	0.00
H&R ACCOUNTS	Uns	582.00	NA	NA	0.00	0.00
H&R ACCOUNTS	Uns	498.00	NA	NA	0.00	0.00
H&R ACCOUNTS	Uns	382.00	NA	NA	0.00	0.00
H&R ACCOUNTS	Uns	315.00	NA	NA	0.00	0.00
H&R ACCOUNTS	Uns	64.00	NA	NA	0.00	0.00
H&R ACCOUNTS	Uns	52.00	NA	NA	0.00	0.00
H&R ACCOUNTS	Uns	50.00	NA	NA	0.00	0.00
BASS & ASSOCIATES PC	Uns	0.00	1,556.19	1,556.19	0.00	0.00
HSBC BANK	Uns	0.00	NA	NA	0.00	0.00
HSBC BANK	Uns	0.00	NA	NA	0.00	0.00
HSBC / QVC	Uns	0.00	NA	NA	0.00	0.00
HSBC / RS	Uns	0.00	NA	NA	0.00	0.00
HSBC / NAUTL	Uns	1,691.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS, INC.	Uns	0.00	NA	NA	0.00	0.00
NICOR GAS	Uns	1,430.00	1,539.12	1,539.12	0.00	0.00
NICOR GAS	Uns	0.00	NA	NA	0.00	0.00
ROCK RIVER HEALTH INC	Uns	175.00	NA	NA	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	728.00	1,828.98	1,828.98	0.00	0.00
RRCA ACCT MGMT	Uns	498.00	NA	NA	0.00	0.00
RRCA ACCT MGMT	Uns	140.00	NA	NA	0.00	0.00
RRCA ACCT MGMT	Uns	138.00	NA	NA	0.00	0.00
RRCA ACCT MGMT	Uns	56.00	NA	NA	0.00	0.00
RRCA ACCT MGMT	Uns	9.00	NA	NA	0.00	0.00
RRCA ACCT MGMT	Uns	0.00	NA	NA	0.00	0.00
VERIZON	Uns	0.00	NA	NA	0.00	0.00
VERIZON	Uns	0.00	NA	NA	0.00	0.00
WHITESIDE COUNTY COMMUNITY	Uns	149.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 16,984.29	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 0.00	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 0.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/23/2010

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.